

«AddressBlock» Fill in this information to identify the case:

Debtor 1: MaryEllen Payne

Debtor 2:

(Spouse, if filing)

United States Bankruptcy Court for the: Middle District of Pennsylvania

Case number: 20-02682

Official Form 410S1

Chapter 13

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of Creditor: The Bank of New York Mellon, F/K/A
The Bank of New York as trustee for registered Holders
of CWABS, Inc., Asset-Backed Certificates, Series 2004-
12,

Court claim no. (if known): 5-2

Last four digits of any number
you use to identify the debtor's
account:

6947

Date of payment change: 10/01/2022

Must be at least 21 days after
date of this notice

New total payment: \$2,836.22

Principal, interest and escrow, if any

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment? Yes

Attach a copy of the escrow account statement prepared in a form consistent with applicable non-bankruptcy law. Describe the basis for the change.
If a statement is not attached, explain why:

Current Escrow Payment: \$1,220.18

New Escrow Payment: \$1,126.91

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note? No

Attach a copy of the rate change notice prepared in a form consistent with applicable non-bankruptcy law.
If a notice is not attached, explain why:

Current Interest Rate:

New Interest Rate:

Current principal and interest payment:

New principal and interest payment:

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above? No

Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change:

Current mortgage payment:

New mortgage payment:

Debtor 1: MaryEllen Payne

Case number (if known): 20-02682

Part 4: Sign Here

The person completing the Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if Different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box:

☐

I am the creditor

☒

I am the creditor's authorized agent

(Attach copy of Power of Attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information and reasonable belief.

/s/ Shakyra Hopkins

Signature

Date: Aug 26, 2022

Print: Shakyra Hopkins

Title: Authorized Agent

Company: Liepold, Harrison & Associates

Address: 1425 Greenway Drive, Suite 250
Irving, TX 75038

Contact Phone:

Email: PCNInquiries@lha-law.com

**UNITED STATES BANKRUPTCY COURT
Middle DISTRICT OF Pennsylvania**

In Re:

Case No. 20-02682

MaryEllen Payne

Chapter 13

Debtor(s)

CERTIFICATE OF SERVICE

I hereby certify that on 08/26/2022, a true and correct copy of the foregoing Notice of Mortgage Payment Change was served upon all interested parties pursuant to the Court's CM/ECF system and/or by First Class U.S. Mail.

By: /s/ Shakyra Hopkins

Authorized Agent for Creditor
Liepold, Harrison and Associates
1425 Greenway Drive, Suite 250
Irving, TX 75038

Debtor

MaryEllen Payne
180 Ice Lake Drive
Mountain Top, PA 18707

Debtor's Counsel

J. Zac Christman
556 Main Street Suite 12
Stroudsburg, PA 18360

Trustee

Jack N Zaharopoulos
8125 Adams Drive, Suite A
Hummelstown, PA 17036

U.S. Trustee

Office of the United States Trustee
228 Walnut Street, Suite 1190
Harrisburg, PA 17101

ELEANORA PAYNE
MARY ELLEN PAYNE
180 ICE LAKE DR
MOUNTAIN TOP PA 18707

YOUR LOAN NUMBER :
DATE: 07/15/22

*** ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - LAST CYCLES ESCROW ACCOUNT HISTORY ***

THIS HISTORY STATEMENT COMPARES YOUR PRIOR ANALYSIS CYCLE PROJECTED ESCROW ACTIVITY TO THE ACTUAL ESCROW ACTIVITY BEGINNING OCTOBER, 2021 AND ENDING SEPTEMBER, 2022. IF YOUR LOAN WAS PAID-OFF, ASSUMED, OR TRANSFERRED DURING THIS PRIOR CYCLE, OR THE COMPUTATION YEAR IS BEING CHANGED, ACTUAL ACTIVITY STOPS AT THAT POINT. THIS STATEMENT IS INFORMATIONAL ONLY AND REQUIRES NO ACTION ON YOUR PART.

--- YOUR PAYMENT BREAKDOWN AS OF OCTOBER, 2021 IS ---

PRIN & INTEREST	1,709.31
ESCROW PAYMENT	1,105.25
SHORTAGE PYMT	114.93
TOTAL	2,929.49

MONTH	-- PAYMENTS TO ESCROW --			-- PAYMENTS FROM ESCROW --			-- ESCROW BALANCE --		
	PRIOR	PROJECTED	ACTUAL	PRIOR	PROJECTED	DESCRIPTION	ACTUAL	DESCRIPTION	PRIOR PROJECTED ACTUAL
						STARTING BALANCE	= = = >		7236.66 1569.95-
OCT	1105.25	*	1068.99	6131.41	*	SCHOOL TAX			2210.50 TLP 500.96-
NOV	1105.25	*							3315.75 500.96-
DEC	1105.25	*	1220.18		*		2488.00	HOMEOWNERS	4421.00 1768.78-
JAN	1105.25	*	2440.36						5526.25 671.58
FEB	1105.25	*							6631.50 671.58
MAR	1105.25	*							7736.75 671.58
APR	1105.25	*	1220.18	3479.41	*	CITY TAX	3479.41	CITY TAX	5362.59 2024.19- ALP
				0			436.54	HOMEOWNERS	
MAY	1105.25	*		3652.24	*	HOMEOWNERS			2815.60 2024.19-
JUN	1105.25	*	1190.69						3920.85 833.50-
JUL	1105.25	*	1190.69						5026.10 357.19
AUG	1105.25								6131.35 357.19
SEP	1105.25								7236.60 357.19
TOT	13263.00		8331.09	13263.06			6403.95		

UNDER FEDERAL LAW, WHEN YOUR ACTUAL ESCROW BALANCE REACHES ITS LOWEST POINT, THAT BALANCE IS TARGETED NOT TO EXCEED 1/6TH OF THE ANNUAL PROJECTED DISBURSEMENTS. YOUR LOAN DOCUMENTS OR STATE LAW MAY SPECIFY THAT YOUR LOWEST BALANCE MUST BE A LOWER AMOUNT THAN THE FEDERAL LAW ALLOWS.

UNDER YOUR MORTGAGE CONTRACT OR STATE OR FEDERAL LAW, YOUR TARGETED LOW POINT ESCROW BALANCE (TLP) WAS \$2,210.50. YOUR ACTUAL LOW POINT ESCROW BALANCE (ALP) WAS \$2,024.19-.

BY COMPARING THE PROJECTED ESCROW TRANSACTIONS WITH THE ACTUAL TRANSACTIONS YOU CAN DETERMINE WHERE A DIFFERENCE MAY HAVE OCCURRED. AN ASTERISK (*) INDICATES A DIFFERENCE IN EITHER THE AMOUNT OR DATE OF THE PROJECTED ACTIVITY AND THE ACTUAL ACTIVITY. THE LETTER "E" BESIDE AN AMOUNT INDICATES THAT THE PROJECTED ACTIVITY HAS NOT YET OCCURRED DUE TO THE DATE OF THIS STATEMENT.

IF THERE ARE NO PRIOR PAYMENTS TO OR FROM ESCROW SHOWN, THERE WAS NO PRIOR PROJECTION TO WHICH THE ACTUAL ACTIVITY COULD BE COMPARED.

Your projected escrow balance consists of the following detail (an * next to an amount indicates this is a total that represents more than one payment to or disbursement from escrow):

Escrow payments up to escrow analysis effective date:

07/21	\$1,068.99	08/21	\$1,068.99	09/21	\$1,068.99
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*** ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - PROJECTIONS ***

PLEASE REVIEW THIS STATEMENT CLOSELY - YOUR MORTGAGE PAYMENT MAY BE AFFECTED. THIS STATEMENT TELLS YOU OF ANY CHANGES IN YOUR MORTGAGE PAYMENT, ANY SURPLUS REFUNDS, OR ANY SHORTAGE OR DEFICIENCY THAT YOU MUST PAY. IT ALSO SHOWS YOU THE PROJECTED ESCROW ACTIVITY FOR YOUR ESCROW CYCLE BEGINNING OCTOBER, 2022 AND ENDING SEPTEMBER, 2023.

----- PROJECTED PAYMENTS FROM ESCROW - OCTOBER, 2022 THROUGH SEPTEMBER, 2023 -----				
	HOMEOWNERS INSU		2,885.00	
	SCHOOL TAX		6,358.26	
	CITY TAX		3,479.41	
	TOTAL		12,722.67	
	PERIODIC PAYMENT TO ESCROW		1,060.22	(1/12 OF "TOTAL FROM ESCROW")

----- PROJECTED ESCROW ACTIVITY - OCTOBER, 2022 THROUGH SEPTEMBER, 2023 -----

MONTH	---- PROJECTED PAYMENTS --		-- ESCROW BALANCE COMPARISON --	
	TO ESCROW	FROM ESCROW	PROJECTED	REQUIRED
		ACTUAL STARTING BALANCE	= = = >	
			1,320.11	2,120.47
OCT, 22	1,060.22		2,380.33	3,180.69
NOV, 22	1,060.22		3,440.55	4,240.91
DEC, 22	1,060.22		4,500.77	5,301.13
JAN, 23	1,060.22	2,885.00	2,675.99	3,476.35
FEB, 23	1,060.22		1,615.77	2,416.13
MAR, 23	1,060.22		5,066.43	5,596.79
APR, 23	1,060.22	3,479.41	2,377.24	3,177.60

THEN THERE IS AN ESCROW SHORTAGE....

THE ESCROW SHORTAGE IS....

* THIS SHORTAGE THAT WILL BECOME PART OF YOUR MONTHLY PAYMENT
WILL BE COLLECTED FOR A PERIOD OF 12 MONTHS FROM October 1, 2022.

AT THE TIME OF YOUR BANKRUPTCY FILING, YOUR ESCROW SHORTAGE INCLUDED IN THE POC (PROOF OF CLAIM) IS \$0.10.

----- CALCULATIONS OF YOUR NEW PAYMENT AMOUNT -----

PRIN & INTEREST	1,709.31 *
ESCROW PAYMENT	1,060.22
SHORTAGE PYMT	66.69
BORROWER PAYMENT STARTING WITH THE PAYMENT DUE 10/01/22 ==>	2,836.22

* IF YOUR LOAN IS AN ADJUSTABLE RATE MORTGAGE, THE PRINCIPAL & INTEREST PORTION OF
YOUR PAYMENT MAY CHANGE WITHIN THIS CYCLE IN ACCORDANCE WITH YOUR LOAN DOCUMENTS.

NOTE : YOUR ESCROW BALANCE MAY CONTAIN A CUSHION. A CUSHION IS AN AMOUNT OF MONEY
HELD IN YOUR ESCROW ACCOUNT TO PREVENT YOUR ESCROW BALANCE FROM BEING OVERDRAWN
WHEN INCREASES IN THE DISBURSEMENTS OCCUR. FEDERAL LAW AUTHORIZES A MAXIMUM
ESCROW CUSHION NOT TO EXCEED 1/6TH OF THE TOTAL ANNUAL PROJECTED ESCROW
DISBURSEMENTS MADE DURING THE ABOVE CYCLE. THIS AMOUNT IS \$2,210.51.
YOUR LOAN DOCUMENTS OR STATE LAW MAY REQUIRE A LESSER CUSHION. YOUR MORTGAGE
CONTRACT AND STATE LAW ARE SILENT ON THIS ISSUE. WHEN YOUR ESCROW BALANCE
REACHES ITS LOWEST POINT DURING THE ABOVE CYCLE, THAT BALANCE IS TARGETED
TO BE YOUR CUSHION AMOUNT.
YOUR ESCROW CUSHION FOR THIS CYCLE IS \$2,120.44.

YOUR PROJECTED ESCROW BALANCE CONSISTS OF THE FOLLOWING DETAIL (AN * NEXT TO AN AMOUNT INDICATES
THIS IS A TOTAL THAT REPRESENTS MORE THAN ONE PAYMENT TO OR DISBURSEMENT FROM ESCROW):

Escrow payments up to escrow analysis effective date:

04/22	\$1,220.18	05/22	\$1,220.18	06/22	\$4,880.72*
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Escrow disbursements up to escrow analysis effective date:

09/22	\$6,358.26	SCHOOL TAX
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-VERBAL INQUIRIES & COMPLAINTS-

For verbal inquiries and complaints about your mortgage loan, please contact the CUSTOMER SERVICE DEPARTMENT
for Carrington Mortgage Services, LLC, by calling 1-800-561-4567. The CUSTOMER SERVICE DEPARTMENT for
Carrington Mortgage Services, LLC is toll free and you may call from 8:00 a.m. to 8:00 p.m. Eastern Time,
Monday through Friday. You may also visit our website at <https://carringtonmortgage.com/>.

-IMPORTANT BANKRUPTCY NOTICE-

If you have been discharged from personal liability on the mortgage because of bankruptcy
proceedings and have not reaffirmed the mortgage, or if you are the subject of a pending
bankruptcy proceeding, this letter is not an attempt to collect a debt from you but merely
provides informational notice regarding the status of the loan. If you are represented by
an attorney with respect to your mortgage, please forward this document to your attorney.

-CREDIT REPORTING AND DIRECT DISPUTES-

We may report information about your account to credit bureaus. Late payments, missed payments,
or other defaults on your account may be reflected in your credit report. As required by law,
you are hereby notified that a negative credit report reflecting on your credit record may be
submitted to a credit reporting agency if you fail to fulfill the terms of your credit
obligations. If you have concerns regarding the accuracy of any information contained in a
consumer report pertaining to this account, you may send a direct dispute to Carrington
Mortgage Services, LLC by fax to 800-486-5134 or in writing to Carrington Mortgage Services,
LLC, and Attention: Customer Service, P.O. Box 5001, Westfield, IN 46074. Please include your
loan number on all pages of the correspondence.

-MINI MIRANDA-

This communication is from a debt collector and it is for the purpose of collecting a debt and
any information obtained will be used for that purpose. This notice is required by the
provisions of the Fair Debt Collection Practices Act and does not imply that we are attempting
to collect money from anyone who has discharged the debt under the bankruptcy laws of the
United States.

-HUD COUNSELOR INFORMATION-

If you would like counseling or assistance, you may obtain a list of HUD-approved homeownership
counselors or counseling organizations in your area by calling the HUD nationwide toll-free
telephone number at (800) 569-4287 or toll-free TDD (800) 877-8339, or by going to
<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>. You can also contact the CFPB at (855) 411-2372, or
by going to www.consumerfinance.gov/find-a-housing-counselor.

-EQUAL CREDIT OPPORTUNITY ACT NOTICE-

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit
applicants on the basis of race, color, religion, national origin, sex, marital status, or age
(provided the applicant has the capacity to enter into a binding contract); because all or part
of the applicant's income derives from any public assistance program; or because the applicant
has, in good faith, exercised any right under the Consumer Credit Protection Act. The Federal
Agency that administers Carrington Mortgage Services, LLC's compliance with this law is the
Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

-SCRA DISCLOSURE-

MILITARY PERSONNEL/SERVICEMEMBERS: If you or your spouse is a member of the military, please contact us
immediately. The federal Servicemembers Civil Relief Act and comparable state laws afford significant protections
and benefits to eligible military service personnel, including protections from foreclosure as well as interest
rate relief. For additional information and to determine eligibility please contact our Military Assistance Team
toll free at 1-888-267-5474.

-NOTICE OF SPECIAL DISBURSEMENT REQUESTS - Equal 08/26/22 THEN Request 08/26/22 11:12:34 Desc

Written complaints and inquiries classified as Notices of Error and Information Requests or QWRs must be submitted
to Carrington Mortgage Services, LLC by fax to 800-486-5134 or in writing to Carrington Mortgage Services, LLC,
and Attention: Customer Service, P.O. Box 5001, Westfield, IN 46074. Please include your loan number on all pages